

## SBA 7A LOAN PROGRAM

<b>LOAN BENEFIT:</b>	The Small Business Administration 7a loan program offers up to \$5 million in small business financing and is designed to help start-up companies and existing small businesses with financing for a variety of general business purposes, including start-up, acquisition, or expansion.
<b>LOAN USAGE:</b>	7 (a) loan can be used for most business purposes, including business-occupied real-estate purchases, start-up, expansion, equipment purchases, working capital or inventory.
<b>LOAN TERMS:</b>	25 Years for Commercial Real Estate, 10 Years for Working Capital, Inventory & Equipment
<b>LOAN AMOUNT:</b>	\$5,000,000 Max Loan Amount
<b>LOAN TO VALUE:</b>	90% Max
<b>OCCUPANCY:</b>	Owner Occupied
<b>OCCUPANCY REQUIREMENT:</b>	Borrower must occupy 51% of the rentable property on purchase or renovation on existing building. Borrowers must occupy at least 60% of the rentable property on new construction. 60% occupancy must be maintained for the life of the loan.

Terms and Conditions Subject to Change



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